

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Chad Edward Hinds
Coni Hinds
Debtors

Case No. 22-02290-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 02, 2024

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Chad Edward Hinds, Coni Hinds, 142 Hollow Road, Catawissa, PA 17820-7808
5508447	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5508451	Hilton Grand Vacations, 6335 Metro West Boulevard #180, Orlando, FL 32835
5508455	+ Patenaude & Felix, APC, 2400 Ansys Drive, Suite 402, Canonsburg, PA 15317-0403
5508460	TD Bank USA / Icon, 2222 North LaSalle Street, Chicago, IL 60601

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Feb 02 2024 18:41:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 02 2024 18:40:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ EDI: PRA.COM	Feb 02 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5509542	+ EDI: AISACG.COM	Feb 02 2024 23:42:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5519954	+ EDI: AISACG.COM	Feb 02 2024 23:42:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5508444	+ EDI: GMACFS.COM	Feb 02 2024 23:42:00	Ally Financial, Inc., Ally Detriot Center, 500 Woodward Avenue, Detroit, MI 48226-3416
5508445	+ Email/PDF: bncnotices@becket-lee.com	Feb 02 2024 18:49:18	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
5514903	Email/PDF: bncnotices@becket-lee.com	Feb 02 2024 18:49:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5509571	+ Email/Text: bkfilings@zwickerpc.com	Feb 02 2024 18:41:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5513554	EDI: BANKAMER	Feb 02 2024 23:42:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5508446	EDI: BANKAMER	Feb 02 2024 23:42:00	Bank of America, NA, PO Box 982238, El Paso, TX 79998-2238
5508449	+ EDI: CITICORP	Feb 02 2024 23:42:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5518367	Email/Text: BNCnotices@dcmsservices.com	Feb 02 2024 18:40:00	GEISINGER, PO BOX 1123, MINNEAPOLIS,

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			MN 55440-1123
5508450	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 02 2024 18:40:00	Goldman Sachs Bank USA, PO Box 70379, Philadelphia, PA 19176-0379
5508452	+ EDI: IRS.COM	Feb 02 2024 23:42:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5520104	EDI: JEFFERSONCAP.COM	Feb 02 2024 23:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5508448	EDI: JPMORGANCHASE	Feb 02 2024 23:42:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5512037	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 02 2024 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5543739	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 02 2024 18:49:04	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543740	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 02 2024 18:49:11	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5517446	Email/PDF: resurgentbknotifications@resurgent.com	Feb 02 2024 18:49:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5508453	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 02 2024 18:40:00	Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Boulevard, Mail Stopo MS 5-251, Miami, FL 33146-1837
5518370	+ EDI: LENDNGCLUB	Feb 02 2024 23:42:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
5508454	+ EDI: LENDNGCLUB	Feb 02 2024 23:42:00	LendingClub Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5509812	+ EDI: PENNDEPTREV	Feb 02 2024 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5509812	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2024 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5508456	+ Email/Text: lpbankruptcy@scfederal.org	Feb 02 2024 18:40:00	South Carolina Federal Credit Union, PO Box 190012, North Charleston, SC 29419-9012
5508701	+ EDI: PRA.COM	Feb 02 2024 23:42:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5520629	EDI: AIS.COM	Feb 02 2024 23:42:00	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
5508457	EDI: SYNC	Feb 02 2024 23:42:00	Synchrony Bank / Care Credit, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5508458	EDI: SYNC	Feb 02 2024 23:42:00	Synchrony Bank / PayPal Extras, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5508459	EDI: SYNC	Feb 02 2024 23:42:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5518080	EDI: AIS.COM	Feb 02 2024 23:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5517745	EDI: WFFC2	Feb 02 2024 23:42:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5508461	+ EDI: WFFC2	Feb 02 2024 23:42:00	Wells Fargo Card Services, PO Box 10438, MAC

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5508462 + Email/Text: bkfilings@zwickerpc.com

F8235-02F, Des Moines, IA 50306-0438

Feb 02 2024 18:41:00

Zwicker & Associates, PC, 3220 Tillman Drive,
Suite 215, Bensalem, PA 19020-2028

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5520209		Lakeview Loan Servicing, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com, cistewart@logs.com
Gregory Benjamin Schiller	on behalf of Asst. U.S. Trustee United States Trustee Gregory.B.Schiller@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
John J Martin	pa36@ecfcbis.com trustee martin@martin-law.net
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Coni Hinds pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Chad Edward Hinds pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Chad Edward Hinds

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5639

EIN --

Debtor 2

Coni Hinds

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6340

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-02290-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chad Edward Hinds

Coni Hinds

2/2/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.